CLAIMS

We claim:

5   1.   A method of adjudicating an e-claim made through
electronic debit card spending, comprising:
        automatically detecting an e-claim made by a participant;
        receiving a receipt for the e-claim;
        auditing the e-claim with the receipt to determine whether
10   the e-claim is an eligible claim;
        if the e-claim is not an eligible e-claim,
                assigning a reason code to the e-claim;
                automatically triggering a follow-up action associated
with the reason code to inform the participant of the ineligible
15   e-claim; and
        if the e-claim is an eligible claim,
                approving the e-claim.

        2. The method of claim 1, wherein the automatically
20   triggering a follow-up action includes:
        periodically sending one or more notifications to the
participant for a predetermined number of times, informing the
participant to pay back the amount claimed in the ineligible e-
claim; and
25   if the pay back is not received within a predetermined
amount of time, deactivating a debit card that initiated the e-
claim.

        3. The method of claim 1, wherein the automatically
30   triggering a follow-up action includes:
        sending a notification to the participant to pay back the
amount claimed in the ineligible e-claim.

4. The method of claim 1, wherein the automatically triggering a follow-up action includes:

automatically deactivating a debit card used in the e-claim.

5. The method of claim 2, wherein the sending a notification includes sending e-mail.

6. The method of claim 1, wherein the automatically detecting includes automatically receiving real time e-claim transaction data.

7. The method of claim 1, wherein the automatically detecting includes receiving batch e-claim data.

8. The method of claim 1, wherein the automatically detecting further includes:

triggering a request to receive a receipt associated with the e-claim from the participant.

9. The method of claim 1, wherein the automatically detecting further includes:

triggering a request to receive a receipt associated with the e-claim if it is determined that the receipt was not received.

10. The method of claim 1, wherein the automatically detecting further includes:

periodically triggering a request to receive a receipt associated with the e-claim from the participant.

11. The method of claim 1, wherein the automatically detecting further includes:

triggering a request to receive a receipt associated with

25

the e-claim from the participant; and

if the receipt is not received after a predetermined number of requests has been made, automatically deactivating a debit card used for the e-claim.

12. The method of claim 1, wherein the automatically triggering a follow-up action includes:

sending a notification to an employer of the participant's transaction status.

13. The method of claim 2, wherein the sending a notification further includes allowing the participant to electronically repay the funds and replenishing the participant's accounts in the amount of the repayment.

14. The method of claim 13, wherein the allowing the participant to electronically repay the funds includes:

providing a hyperlink in the notification, wherein the participant link to the hyperlink and make the electronic repayment.

15. The method of claim 1, wherein the method further includes:

assigning an eligibility code, if the e-claim is determined to be an eligible claim.

16. The method of claim 1, wherein the method further includes:

providing a claim history report for e-claims made by the participant.

17. The method of claim 1, wherein the receiving a receipt includes receiving a receipt without a matching e-claim.

18.   The method of claim 17, wherein the method further includes monitoring for the e-claim to match the receipt.

19.   The method of claim 18, wherein the method further includes matching the receipt with the detected e-claim.

20.   The method of claim 2, wherein the sending a notification includes sending a letter to the participant.

21.   The method of claim 1, wherein the automatically detecting includes detecting a debit in an account balance.

22.   The method of claim 1, wherein the method further includes receiving one or more approved real time manual transactions and adjusting an account balance accordingly in real time.

23.   The method of claim 1, wherein the method further includes tracking an e-claim made for an unqualified expense and deactivating a debit card associated with the e-claim.

24.   The method of claim 1, wherein the method further includes tracking an e-claim made for an unqualified expense and reporting the e-claim to an employer of the participant.

25.   The method of claim 1, wherein the method further includes sending additional data about the ineligible claim for an employer to collect through payroll deduction.

26.   A method of adjudicating an e-claim made through electronic debit card spending, comprising:
        providing a debit card;
        automatically detecting an e-claim made by a participant

27

using the debit card;

receiving a receipt for the e-claim;

auditing the e-claim with the receipt to determine whether the e-claim is an eligible claim;

5   if the e-claim is not an eligible e-claim,

assigning a reason code to the e-claim;

automatically triggering a follow-up action associated with the reason code to inform the participant of the ineligible e-claim; and

10   if the e-claim is an eligible claim,

approving the e-claim.

27. A method of adjudicating an e-claim made through electronic debit card spending, comprising:

automatically detecting an e-claim made by a participant using a debit card;

automatically notifying a participant, if a receipt associated with the e-claim is not received within a predetermined amount of time; and

20   automatically deactivating the debit card, if the receipt is not received within a second predetermined amount of time.

28. An electronic flex card adjudication system, comprising:

25   means for automatically detecting an e-claim made by a participant;

means for receiving a receipt for the e-claim;

means for auditing the e-claim with the receipt to determine whether the e-claim is an eligible claim;

30   if the e-claim is not an eligible e-claim,

means for assigning a reason code to the e-claim;

means for automatically triggering a follow-up action associated with the reason code to inform the participant of the

28

ineligible e-claim; and

       if the e-claim is an eligible claim,

           means for approving the e-claim.

5   29.   The electronic flex card adjudication system of claim 28, further including:

       an Internet interface that allows participants to view status of the e-claim.

10   30.   A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps of adjudicating an e-claim made through electronic debit card spending, comprising:

       automatically detecting an e-claim made by a participant;

15   receiving a receipt for the e-claim;

       auditing the e-claim with the receipt to determine whether the e-claim is an eligible claim;

       if the e-claim is not an eligible e-claim,

           assigning a reason code to the e-claim;

           automatically triggering a follow-up action associated

20 with the reason code to inform the participant of the ineligible e-claim; and

       if the e-claim is an eligible claim,

           approving the e-claim.

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      31.   A program storage device readable by machine, tangibly embodying a program of instructions executable by the machine to perform method steps of adjudicating an e-claim made through electronic debit card spending, comprising:

30   automatically detecting an e-claim made by a participant using a debit card;

       automatically notifying a participant, if a receipt associated with the e-claim is not received within a

29

predetermined amount of time; and

    automatically deactivating the debit card, if the receipt is not received within a second predetermined amount of time.